

In the Claims

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1. **(Currently amended)** A method for enabling a warranty transaction, comprising:

receiving a warranty request from a customer computer, the warranty request specifying a particular item that a customer desires to cover under a warranty, the warranty request comprising an identification of the particular item and desired characteristics of the warranty under which the particular item is to be covered;

accessing, from one or more sources other than the warranty request, one or more characteristics of the particular item;

generating, using a warranty generation engine, one or more warranty packages for the particular item consistent with the warranty request and according to one or more rules, each rule associating one or more item characteristics with one or more warranty characteristics;

communicating the generated warranty packages for the particular item to the customer computer;

receiving a selection of at least one warranty package for the particular item from the customer computer; and

communicating the selected warranty package for the particular item to one or more warranty provider computers.

2. **(Previously amended)** The method of Claim 1, wherein the particular item is currently associated with the customer and the method further comprises:

accessing one or more customer-specific information databases to obtain customer-specific information regarding the particular item; and

using the information from the customer-specific information databases to generate the one or more warranty packages.

3. **(Previously amended)** The method of Claim 1, further comprising:
accessing one or more general product information databases to obtain general information regarding the type of item the customer desires to cover under the warranty, the particular item being of that type of item; and
using the information from the general product information databases to generate the one or more warranty packages.

4. **(Previously amended)** The method of Claim 1, further comprising:
storing customer information received from the customer computer; and
using the customer information at the warranty generation engine in generating the one or more warranty packages.

5. **(Original)** The method of Claim 1, wherein communicating the warranty packages to the customer computer comprises communicating pages to the customer computer using the Internet and displaying the pages using a browser executing at the customer computer.

6. **(Original)** The method of Claim 1, wherein communicating the selected warranty package to one or more warranty provider computers comprises communicating pages to the warranty provider computers using the Internet and displaying the pages using a browser executing at the warranty provider computers.

7. **(Withdrawn)**

8. **(Previously amended)** The method of Claim 1, wherein the particular item is a particular vehicle and the identification of the particular item comprises a vehicle identification number (VIN).

9. **(Original)** The method of Claim 1, further comprising communicating information received from the customer computer to the warranty provider computers to assist warranty providers in generating bids on the selected warranty package.

10. **(Previously amended)** The method of Claim 1, further comprising:
receiving bids on the selected warranty package from one or more warranty providers;
communicating the bids to the customer computer;
receiving an acceptance of a particular bid from the customer computer; and
communicating the acceptance of the particular bid to the warranty provider computer
that communicated the accepted particular bid.

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cont.

11. **(Currently amended)** A warranty transaction system coupled to a communications network, comprising:

a user interface operable to receive a warranty request from a customer computer using the communications network, the warranty request specifying a particular item that a customer desires to cover under a warranty, the warranty request comprising an identification of the particular item and desired characteristics of the warranty under which the particular item is to be covered;

a warranty generation engine operable to:

access, from one or more sources other than the warranty request, one or more characteristics of the particular item; and to

generate one or more warranty packages for the particular item consistent with the warranty request and according to one or more rules, each rule associating one or more item characteristics with one or more warranty characteristics; and

wherein the user interface is further operable to:

communicate the generated warranty packages for the particular item to the customer computer;

receive a selection of at least one warranty package for the particular item from the customer computer; and

communicate the selected warranty package for the particular item to one or more warranty provider computers using the communications network.

12. **(Previously amended)** The system of Claim 11, wherein the particular item is currently associated with the customer and the warranty generation engine is further operable to:

access one or more customer-specific information databases to obtain customer specific information regarding the particular item; and

use the information from the customer-specific information databases to generate the one or more warranty packages.

13. **(Previously amended)** The system of Claim 11, wherein the warranty generation engine is further operable to:

access one or more general product information databases to obtain general information regarding the type of item the customer desires to cover under the warranty, the particular item being of that type of item; and

use the information from the general product information databases to generate the one or more warranty packages.

14. **(Original)** The system of Claim 11, further comprising a customer information database coupled to the user interface and operable to store customer information received from the customer computer, the warranty generation engine operable to obtain customer information from the customer information database for use in generating the one or more warranty packages.

15. **(Original)** The system of Claim 11, wherein the user interface comprises a web server operable to:

communicate pages to the customer computer or at least one of the warranty provider computers for display using a browser executing at the customer computer or the warranty provider computer, respectively; and

receive information from the customer computer or the warranty provider computer in response to the communicated pages.

16. **(Withdrawn)**

17. **(Previously amended)** The system of Claim 11, wherein the particular item is a particular vehicle and the identification of the particular item comprises a vehicle identification number (VIN).

18. **(Original)** The system of Claim 11, wherein the user interface is further operable to communicate information received from the customer computer to the warranty provider computers to assist warranty providers in generating bids on the selected warranty package.

19. **(Previously amended)** The system of Claim 11, wherein the user interface is further operable to:

- receive bids on the selected warranty package from one or more warranty provider computers;
- communicate the bids to the customer computer;
- receive an acceptance of a particular bid from the customer computer; and
- communicate the acceptance of the particular bid to the warranty provider computer that communicated the accepted particular bid.

20. **(Currently amended)** Software for enabling a warranty transaction, the software being embodied in computer-readable media and when executed, operable to:

receive a warranty request from a customer computer, the warranty request specifying a particular item that a customer desires to cover under a warranty, the warranty request comprising an identification of the particular item and desired characteristics of the warranty under which the particular item is to be covered;

access, from one or more sources other than the warranty request, one or more characteristics of the particular item;

generate, using a warranty generation engine, one or more warranty packages for the particular item consistent with the warranty request and according to one or more rules, each rule associating one or more item characteristics with one or more warranty characteristics;

communicate the generated warranty packages for the particular item to the customer computer;

receive a selection of at least one warranty package for the particular item from the customer computer; and

communicate the selected warranty package for the particular item to one or more warranty provider computers.

21. **(Previously added)** The software of Claim 20, wherein the particular item is currently associated with the customer and the software is further operable to:

access one or more customer-specific information databases to obtain customer-specific information regarding the particular item; and

use the information from the customer-specific information databases to generate the one or more warranty packages.

22. **(Previously added)** The software of Claim 20, further operable to:

access one or more general product information databases to obtain general information regarding the type of item the customer desires to cover under the warranty, the particular item being of that type of item; and

use the information from the general product information databases to generate the one or more warranty packages.

23. **(Previously added)** The software of Claim 20, further operable to:
store customer information received from the customer computer; and
use the customer information at the warranty generation engine in generating the one
or more warranty packages.

24. **(Previously added)** The software of Claim 20, wherein being operable to
communicate the warranty packages to the customer computer comprises being operable to
communicate pages to the customer computer using the Internet and display the pages using a
browser executing at the customer computer.

25. **(Previously added)** The software of Claim 20, wherein being operable to
communicate the selected warranty package to one or more warranty provider computers
comprises being operable to communicate pages to the warranty provider computers using
the Internet and display the pages using a browser executing at the warranty provider
computers.

26. **(Previously added)** The software of Claim 20, wherein the particular item is a
particular vehicle and the identification of the particular item comprises a vehicle
identification number (VIN).

27. **(Previously added)** The software of Claim 20, further operable to
communicate information received from the customer computer to the warranty provider
computers to assist warranty providers in generating bids on the selected warranty package.

28. **(Previously added)** The software of Claim 20, further operable to:
receive bids on the selected warranty package from one or more warranty providers;
communicate the bids to the customer computer;
receive an acceptance of a particular bid from the customer computer; and
communicate the acceptance of the particular bid to the warranty provider computer
that communicated the accepted particular bid.

29. **(Currently amended)** A system for enabling a warranty transaction, comprising:

means for receiving a warranty request from a customer computer, the warranty request specifying a particular item that a customer desires to cover under a warranty, the warranty request comprising an identification of the particular item and desired characteristics of the warranty under which the particular item is to be covered;

means for accessing, from one or more sources other than the warranty request, one or more characteristics of the particular item;

means for generating, using a warranty generation engine, one or more warranty packages for the particular item consistent with the warranty request and according to one or more rules, each rule associating one or more item characteristics with one or more warranty characteristics;

means for communicating the generated warranty packages for the particular item to the customer computer;

means for receiving a selection of at least one warranty package for the particular item from the customer computer; and

means for communicating the selected warranty package for the particular item to one or more warranty provider computers.